	ius sign (+) inside (الناء	Patent and Tradema	PTO/SB/08B (10-98) roved for use through 10/31/99. OMB 0651-0031 ark Office: U.S. DEPARTMENT OF COMMERCE in unless [[contains a valid OMB control number.	-
Substitute for form 1449B/PTQ				Complete If Known)
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/797,889	1
				Filing Date	March 10, 2004	Ì
				First Named Inventor	Williams, James Benjamin et al.	ĺ
				Group Art Unit	3624	ĺ
				Examiner Name	Thu Thao Haven	ĺ
Sheet	1	of	1	Attorney Docket Number	D-51	J

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the	Т
Examiner Initials	Cite No.'	item (book, magazine, journat, seriat, symposium, catalog, etc.), date, page(s), volume-tssue number(s), publisher, city and/or country where published.	17
0-18		STEVEN A. SASS, "The Promise of Private Pensions: The First Hundred Years" (1997) pages 69-75 and 274-275, ISBN: 0674945204, Harvard University Press, Cambridge, MA.	
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¹ Unique citation designation number. 2 Applicant is to place a check mark here if English language Translation is attached.